MetLife | Legal Plans

Legal help made easy

MetLife Legal Plans provides you, your spouse/domestic partner and dependents with access to a network of experienced attorneys. Having an attorney on your side can help reduce worry, stress, and financial burden when legal matters arise.

1 Easy to find an attorney

Visit **members.legalplans.com** to learn more about your plan. Search for an attorney based on your ZIP code and filters such as attorney experience, specialty, or minority, veteran, or LGBTQ-owned. Or call the Client Service Center to speak with an experienced representative that can match you with the right attorney.

2 Easy to make an appointment

Call the attorney directly after searching on our website. Meet with an attorney in person or over the phone. Or call the Client Service Center at **800-821-6400** and we will schedule your appointment directly with the attorney.

3 Easy from start to finish

That's it! There are no limits on the number of times you can use the benefit. And no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Experience and convenience you can count on.

You'll have all the help you're looking for from our dedicated service team, network of attorneys and variety of online resources.

Award-winning service

- Regularly recognized for excellence in customer service[1]
- Experienced, Ohio-based service team available from 8:00 a.m. to 8:00 p.m., ET

Top-quality attorney network

- Nationwide network of attorneys with a range of specialties
- Average of 25 years of experience and vetted regularly

24/7 access at your fingertips

- Create an account on our website to access coverage information and our attorney locator
- Access to over 1,700 self-help documents and resources online
- Access to digital estate planning to create wills, living wills, and powers of attorney all online

Ease of use[2]

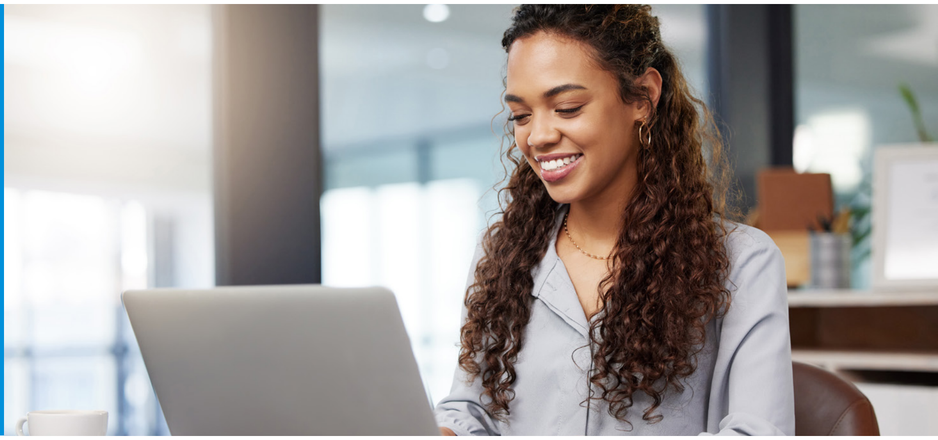
- All billing is handled between MetLife and the attorney
- No claim forms, hidden fees or deductibles

1. Two-time winner of the Silver Stevie in the American Business Awards, 2016 and 2017; Bronze winner in 2018, 2019 and 2020.
2. When using a network attorney for a covered legal matter.

MetLife Legal Plans, Inc. | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114

MetLife | Legal Plans

How to reach a network attorney



Once enrolled in MetLife Legal Plans, here are **three ways** you can reach a network attorney:

1 Member Dashboard

Log into members.legalplans.com to access the attorney directory. The attorney's contact information is listed within the directory, so you can reach out to make an appointment. **This feature is available 24/7**.

2 Client Service Center

Call our Client Service Center at **1-800-821-6400** for help finding an attorney. You can also request that they schedule your first appointment. **The CSC is available Mon. – Fri., 8:00 am – 8:00 pm EST**.

Want someone to schedule your attorney appointment? **Call the CSC**.

3 Ask an Attorney feature

If you have a legal question, you can send it via email and receive a response from an attorney within your jurisdiction within 48 hours. To use this feature, click on your name on the upper right-hand of the member dashboard and select Ask an Attorney. **This feature is available 24/7**.

- There are **no copays, deductibles, waiting periods, or claim forms** when using a network attorney.
- Network attorneys are available for **unlimited document review and consultations** on any legal matter.

What is an Eligibility ID?

Your **Eligibility ID** is a unique identifier. Please provide it to your attorney when you have a legal matter. Find it by clicking on your name on the upper right hand of the member dashboard.

Have more questions?

Contact the Client Service Center to learn about your plan coverage and options for connecting with an out-of-network attorney.

Please inform CSC representatives of any support you need throughout your legal matter. **This includes: attorney communications, questions about coverage, or how our process works.** We have an in-house team of attorneys who manage the network and are responsible for network attorney expectations and code of conduct.

MetLife Legal Plans | 1111 Superior Ave, Suite 800 | Cleveland, OH 44114

MetLife | Legal Plans

Easy access to legal help through our website

Simple login and guided process to get the legal help you need

The MetLife Legal Plans website makes it easy for you to access your benefits and find attorneys. You will create an account on the site, giving you access to everything you need to use your legal plan, as well as our digital estate planning solution.

Getting Started

Visit **members.legalplans.com**, and create an account with the email of your choice, personal or work, and password to begin setting up your account. Once you do this, you will be asked to provide some personal information, including your full name, address and the employer or organization offering the legal plan to confirm your eligibility.

You have the option to set up Multi-Factor Authentication to enhance the security of your account. To set this up, go to "Login settings" and select "Enable" for "Multi-factor Authentication." You will receive a security code by email that you will use to log in. Once this is enabled, going forward you will receive a code each time you log in that will need to be entered to access the site.

Using your plan

Once we confirm your eligibility, you will have access to a guided process to see your coverages and be connected to an attorney to help you with your legal issue. After you select an attorney to help you with your issue, we will send you an email with the attorney's contact information. All you need to do after that is call the attorney to discuss your issue or make an appointment.

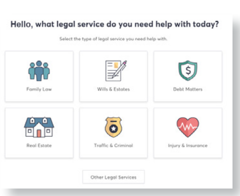
Adding your dependents

It's easy to add spouses and dependents online access to view the attorney network, access self help documents and more. Under account settings, go to Manage Dependents, click on invite dependents, add their email and confirm their relationship. Dependents will receive an email with instructions on how to create their online account.

Digital estate planning solution

The website also provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. The self-guided process allows you to create state-specific documents for yourself and your spouse. You can access the service by clicking on "Wills and Estates" from the main menu, and then clicking on "Estate Plan Bundle" from the coverage page. Based on your responses to the screening questions, you will either continue to the online process or you will be directed to an attorney.

In over 20 states, you'll have the option to notarize your estate planning documents online.



If you need help setting up an account or using the site, please contact us at 800-821-6400.

MetLife Legal Plans, Inc. | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114

Why is a legal plan right for me?

Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With **MetLife Legal Plans**, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With the legal plan, you get access to legal help for all of these issues and more, all for a monthly fee.

Easy and cost-effective access to legal help for key life moments

Q. How does the plan work?
A. Getting started is easy. You simply choose an attorney from our network, which is available online or by calling our Client Service Center. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.[1] It's that simple.

You can speak to our network attorneys face to face or by phone, or you can submit questions online to our Law Firm E-Panel® — whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance.

Our network attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan — increasing your peace of mind that you've got an expert on your side, for as long as you need them.

Q. Can I get help finding the right attorney for my needs?
A. Yes, our Client Service Center representatives are here to help you find the right attorney for your legal matter, whatever that might be. We're committed to ensuring you receive the expert legal help you need, when you need it.

Q. How are attorneys selected for the network? What are their qualifications?

A. We only select attorneys who meet our selection criteria and agree to our Attorney Code of Excellence. Attorneys in the network have an average of 25 years experience in the practice of law, have graduated from an accredited law school and must maintain valid state licensure. Additionally, the attorneys must agree to provide superior customer service to all legal plan members. We routinely monitor our attorneys to ensure our members' needs are being met and conduct regular re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance and more.

Q. Whom do I contact if I have a problem with the legal plan or an attorney?

A. Send an email to clientservice@legalplans.com or call our Client Service Center at 800-821-6400, Monday through Friday, 8 am to 8 pm ET when you have questions or concerns about our legal plan benefits, network attorneys or other matters involving the legal plan. We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems, and will take immediate action to help resolve any issues that arise.

Q. Can I use the plan outside my state of residence? Is international coverage available?

A. We operate a national network of more than 18,000 network attorneys in all 50 states and most U.S. territories. Plan members may receive service from Any Attorney. Anywhere. Anytime.® Plan members traveling outside the United States may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800-821-6400 to get a copy of the out-of-network fee reimbursement schedule.

Q. Can I use an attorney who is not in the network?

A. Yes, you can use any attorney you'd like. If you choose an attorney outside of our network, we'll reimburse you for services based on a set fee reimbursement schedule.[1]

Q. Can I use an attorney more than once?

A. Yes, you have unlimited use of the plan over the course of the year for covered legal matters.

Q. How much will it cost?

A. Less than you might think. For less than a dollar a day, you can have our legal experts on your side, for as long as you need them. You can find the exact cost for your plan in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. It's easy. Your premium is paid through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. Are my spouse/domestic partner and family members also covered by my plan?

A. Most plans cover your spouse/domestic partner and dependent children; please see the details of your plan.

Q. Are claim forms required when using the legal plan?

A. No. We make using your plan easy. When you use a network attorney, there is nothing for you to do. Plan services are covered in full, and billing is between us and the network attorney. There are no waiting periods, no copays, no deductibles and no claim forms.

Digital estate planning

Q. What documents can I complete through the digital estate planning solution?

A. Available estate plan documents include the following:

- **Last will and testament** – Leave property to loved ones and choose guardians for minor children.
- **Living will** – Plan for a medical emergency and select medical care preferences.
- **Durable financial power of attorney** – Choose someone to manage finances in case of an emergency.
- **Probate avoidance documents** – Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state.

Q. How do I create an estate plan?

A. You can create an estate plan by answering a few personal questions about yourself, your family and your assets. You will be guided through the process, providing the information needed to create the documents instantly, according to your wishes and the laws of your state.

You will have a chance to review the documents and change any of your wishes before signing. The process takes about 15 minutes from start to finish. You do not need to gather any documents before starting the process. You will be asked a few simple questions about your family and your assets to complete the documents according to your wishes.

Q. Are documents stored online?

A. Yes, documents will be saved within your account and you can come back to access them at any time using your email and password to log back in.

Q. Will I still be able to see an attorney for estate planning?

A. Yes, you will still have access to our attorney network to work directly with an attorney on your estate plan. The digital estate planning solution is just another option to get the help you need.

Q. How does the video notary[2] process work?

A. If you are in a state where video notary is available, once you complete your documents, you'll be notified if there are notaries available. If there is not, you will have the option to schedule for a later time.

Before you start the notary process you'll do a system and technology check to make sure that your video, speaker and microphone will work properly. You will need to have your driver's license on hand as an image will be captured of both sides to confirm your identity.

During the notary process, you will need to be by yourself, in a location with no distractions, unless you are doing a joint will with your spouse, which requires that both individuals are present.

A typical notary session takes 30-45 minutes, and a notary and two witnesses, that we provide, will be present. The session will be recorded and the notary will begin the process by explaining the documents and how the notarization will work. You must be physically located in the state you reside in at the time of the session.

At the end of the session, you will receive the documents electronically signed and generated with notary seal.

Q. What if I do not have access to sign and notarize my documents online?

A. If you are in a state where video notary is not available, you simply need to print and sign your documents following the instructions on the cover page of each document.

Q. Where can I get access to a notary?

A. Notaries are widely available at most banks, UPS and FedEx locations.

Scan to access:
Why choose
MetLife Legal Plans?

Have other questions?

To learn more about your coverages and see our attorney network, create an account at **members.legalplans.com** or call **800-821-6400**
Monday—Friday
8:00 a.m. to 8:00 p.m., ET.

1. You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.
2. Not available in all states.

Legal assistance for your parents

Help protect those who have protected you with Plus Parents

We know what it is like to worry about parents and grandparents out of love. That's why our Plus Parents option gives up to eight parents, parents-in-law, and grandparents access to select legal services.

We offer a nationwide network of 18,000+ attorneys. Your loved ones can consult with an attorney on the phone, in person, or use an out-of-network attorney and get reimbursed for covered services according to a set fee schedule.[1] There are no copays, deductibles, or waiting periods when participants use a network attorney for a covered matter.

The cost savings

Example of Covered Services	Without a legal plan[2]	With a legal plan[3]
Identity Theft	$2,737	$0 out of pocket
Powers of Attorney	$782	$0 out of pocket
Wills (simple and complex)	$1,173	$0 out of pocket
Total	**$4,692**	**$240 per year**
Potential savings		**$4,452**

It's easy to create an account for your parents, parents-in-law, and grandparents. Once you set up your own account on our website, you can use the "Manage Dependents" feature to create accounts for them. Or, you can call our Client Service Center and a live representative will set up the accounts for you.

Consider this scenario:[4]

Whitney comes from a line of confident women who are always on the go. Both her mother and grandmother have assets, live in their own homes, and conduct their own personal business. That's why Whitney decided to give them added protection through Plus Parents. Mom and Grandma can enlist experienced and trusted attorneys to help with everyday legal matters—while Whitney can rest assured that the women in her life remain strong and independent.

To learn more about your coverages and see our attorney network, create an account at members.legalplans.com or call 800-821-6400.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. Average hourly rate of $391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).
3. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of $20.
4. For illustrative purposes only and not based on a true story.

MetLife Legal Plans | 1111 Superior Ave, Suite 800 | Cleveland, OH 44114
L0423031337[exp0425][All States][DC,GU,PR]

T&M ASSOCIATES LEGAL SERVICES PLAN

FACT SHEET

HOW TO GET LEGAL SERVICES

To use your Legal Plan, create an account online at www.members.legalplans.com or call MetLife Legal Plans' Client Service Center at 1-800-821-6400.

Employees enrolled in the plan must remain in the plan for the benefit plan year.

If you call the Client Service Center, the Client Service Representative will:

- Verify your eligibility
- Make an initial determination of whether and to what extent your case is covered (the Plan Attorney will make the final determination of coverage)
- Give you the telephone number of the Plan Attorney most convenient to you OR schedule an appointment for you with an attorney; and
- Answer any questions you have about your Legal Plan.

Then you can call the Plan Attorney and identify yourself as a legal Plan Member referred to them by MetLife Legal Plans. You should request an appointment for a consultation. You should be prepared to provide the name of the legal plan you belong to and the type of legal matter you are calling about. You may choose to work with an out-of-network attorney. In a few areas, where there are no Participating Law Firms, you will be asked to select your own attorney. In both circumstances, MetLife Legal Plans will reimburse you for these non-Plan attorneys' fees based on a set fee schedule. To obtain a fee schedule, call our Client Service Center.

WHAT SERVICES ARE COVERED

You and your eligible dependents are entitled to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions that must be met. Please take time to read the description of benefits carefully. All benefits are available to you and your spouse and dependents, who are referred to below as Participant(s), unless otherwise noted or you are enrolled in a Single or Employee Only plan.

ADVICE AND CONSULTATION

Office Consultation and Telephone Advice
This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.

CONSUMER PROTECTION

Consumer Protection Matters

This service covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.

Personal Property Protection

This service covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.

Small Claims Assistance

This service covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

DEBT MATTERS

Debt Collection Defense

This service provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or Employer.

Identity Restoration Services

Identity restoration services from U.S. - based Restoration Specialists are available via click or call to support you and your family. If you are a victim of fraud, White Glove Resolution Specialists will work with you to navigate bureaus and government institutions and to resolve your fraud incident quickly. Whether you lose your wallet or learn your personal information has been breached, experienced agents will take care of all the heavy lifting to make sure your identity is restored and your information is secure.

Identity Theft Defense

This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or Employer.

Personal Bankruptcy or Wage Earner Plan

This service covers the Plan Member and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the Sponsor or Employer, even if the Plan Member or spouse chooses to reaffirm that specific debt.

Tax Audits
This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return; negotiating with the agency; advising the Participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation
This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

Civil Litigation Defense
This service covers the Participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counterclaims, third party or cross claims.

Incompetency Defense
This service covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent.

DOCUMENT PREPARATION

Affidavits
This service covers preparation of any affidavit in which the Participant is the person making the statement.

Deeds
This service covers the preparation of any deed for which the Participant is either the grantor or grantee.

Demand Letters
This service covers the preparation of letters that demand money, property or some other property interest of the Participant, except an interest that is an excluded service. It also covers mailing them to the addressee and forwarding and explaining any response to the Participant. Negotiations and representation in litigation are not included.

Document Review
This service covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.

Elder Law Matters
This service covers counseling the Participant over the phone or in the office on any personal issues relating to the Participant's parents as they affect the Participant. The service includes reviewing documents of the parents to advise the Participant of the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.

Mortgages
This service covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor. This service does not include documents pertaining to business, commercial or rental property.

Promissory Notes
This service covers the preparation of any promissory note for which the Participant is the payor or payee.

FAMILY LAW

Adoption and Legitimization (Contested and Uncontested)
This service covers all legal services and court work in a state or federal court for an adoption for the Plan Member and spouse. Legitimization of a child for the Plan Member and spouse, including reformation of a birth certificate, is also covered.

Guardianship or Conservatorship (Contested and Uncontested)
This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

Name Change
This service covers the Participant for all necessary pleadings and court hearings for a legal name change.

Prenuptial Agreement
This service covers representation of the Plan Member and includes the negotiation, preparation, review and execution of a Prenuptial Agreement between the Plan Member and his or her fiance/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiance/partner must either have separate counsel or waive his/her right to representation.

Protection from Domestic Violence
This service covers the Plan Member only, not the spouse or dependents, as the victim of domestic violence. It provides the Plan Member with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the offender.

IMMIGRATION

Immigration Assistance
This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

INSURANCE MATTERS

Caregiving Support
Family First provides personalized solutions to solve employees most urgent caregiving challenges. Family First combines 30 years of hands-on experience, a multi-disciplinary team of experts and an artificial intelligence engine that analyzes data from millions of people to ensure employees and their loved ones have the caregiving solutions they need. Our comprehensive approach addresses physical and mental health, family dynamics, financial challenges, clinical and home care needs, and offers guidance around difficult decision-making all of which helps deliver a unique, personalized experience and better outcomes for families. Learn more at https://www.family-first.com/metlife-legal or call (800) 214-5410.

PERSONAL INJURY

Personal Injury (25% Network Maximum)
Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs.

REAL ESTATE MATTERS

Boundary or Title Disputes
This service covers negotiations and litigation arising from boundary or real property title disputes involving a Participant's residence, where coverage is not available under the Participant's homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.

Eviction and Tenant Problems (Tenant Only)
This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Home Equity Loans
This service covers the review or preparation of a home equity loan on the Participant's residence.

Property Tax Assessment
This service covers the Participant for review and advice on a property tax assessment on the Participant's residence. It also includes filing the paperwork; gathering the evidence; negotiating a settlement; and attending the hearing necessary to seek a reduction of the assessment.

Refinancing of Residence
This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Residence
This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's residence or of a vacant property to be used for building a residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a rental property, property held for business or investment or leases with an option to buy.

Security Deposit Assistance (Tenant only)
This service covers counseling the Participant as a tenant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. This service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Zoning Applications

This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.

TRAFFIC AND CRIMINAL MATTERS

Habeas Corpus

This service covers the Participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a Participant who is being unlawfully imprisoned.

Juvenile Court Defense

This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, this service provides an attorney for the Plan Member only, including services for Parental Responsibility.

Restoration of Driving Privileges

This service covers the Participant with representation in proceedings to restore the Participant's driving license.

Traffic Ticket Defense (No DUI)

This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.

WILL AND ESTATE MATTERS

Advanced Healthcare Directive

This service covers the preparation of a living will for the Participant.

Powers of Attorney

This service covers the preparation of any power of attorney when the Participant is granting the power.

Probate (10% Network Discount)

Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs.

Trusts

This service covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created.

Wills and Codicils

This service covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.

MISCELLANEOUS

Attorney Services for Non-Covered matters- 4 hours

For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Participant is responsible to pay fees beyond the 4 hours. No more than a combined maximum total of four hours of attorney time and service are provided for the member.

EXCLUSIONS

Excluded services are those legal services that are not provided under the plan. No services, not even a consultation, can be provided for the following matters:

- Employment-related matters, including company or statutory benefits
- Matters involving the company, MetLife and affiliates, and Plan Attorneys
- Matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents
- Appeals and class actions
- Farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord
- Patent, trademark and copyright matters
- Costs or fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits

IF YOU HAVE ANY QUESTIONS, PLEASE VISIT OUR WEBSITE AT WWW.LEGALPLANS.COM OR CALL METLIFE LEGAL PLANS AT 1-800-821-6400.

T&M ASSOCIATES PLUS PARENTS LEGAL SERVICES PLAN

FACT SHEET

HOW TO GET LEGAL SERVICES

To use your Legal Plan, create an account online at www.members.legalplans.com or call MetLife Legal Plans' Client Service Center at 1-800-821-6400.

Employees enrolled in the plan must remain in the plan for the benefit plan year.

If you call the Client Service Center, the Client Service Representative will:

- Verify your eligibility
- Make an initial determination of whether and to what extent your case is covered (the Plan Attorney will make the final determination of coverage)
- Give you the telephone number of the Plan Attorney most convenient to you OR schedule an appointment for you with an attorney; and
- Answer any questions you have about your Legal Plan.

Then you can call the Plan Attorney and identify yourself as a legal Plan Member referred to them by MetLife Legal Plans. You should request an appointment for a consultation. You should be prepared to provide the name of the legal plan you belong to and the type of legal matter you are calling about. You may choose to work with an out-of-network attorney. In a few areas, where there are no Participating Law Firms, you will be asked to select your own attorney. In both circumstances, MetLife Legal Plans will reimburse you for these non-Plan attorneys' fees based on a set fee schedule. To obtain a fee schedule, call our Client Service Center.

WHAT SERVICES ARE COVERED

You and your eligible dependents are entitled to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions that must be met. Please take time to read the description of benefits carefully. All benefits are available to you and your spouse and dependents, who are referred to below as Participant(s), unless otherwise noted or you are enrolled in a Single or Employee Only plan.

ADVICE AND CONSULTATION

Office Consultation and Telephone Advice
This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.

CONSUMER PROTECTION

Consumer Protection Matters

This service covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.

Personal Property Protection

This service covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.

Small Claims Assistance

This service covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

DEBT MATTERS

Debt Collection Defense

This service provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or Employer.

Identity Restoration Services

Identity restoration services from U.S. - based Restoration Specialists are available via click or call to support you and your family. If you are a victim of fraud, White Glove Resolution Specialists will work with you to navigate bureaus and government institutions and to resolve your fraud incident quickly. Whether you lose your wallet or learn your personal information has been breached, experienced agents will take care of all the heavy lifting to make sure your identity is restored and your information is secure.

Identity Theft Defense

This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or Employer.

Personal Bankruptcy or Wage Earner Plan

This service covers the Plan Member and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the Sponsor or Employer, even if the Plan Member or spouse chooses to reaffirm that specific debt.

Tax Audits
This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return; negotiating with the agency; advising the Participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation
This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

Civil Litigation Defense
This service covers the Participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counterclaims, third party or cross claims.

Incompetency Defense
This service covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent.

DOCUMENT PREPARATION

Affidavits
This service covers preparation of any affidavit in which the Participant Plus Parents is the person making the statement.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Affidavits
This service covers preparation of any affidavit in which the Participant is the person making the statement.

Deeds
This service covers the preparation of any deed for which the Participant Plus Parents is either the grantor or grantee.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Deeds
This service covers the preparation of any deed for which the Participant is either the grantor or grantee.

Demand Letters
This service covers the preparation of letters that demand money, property or some other property interest of the Participant Plus Parents, except an interest that is an excluded service. It also covers mailing them to the addressee and forwarding and explaining any response to the Participant Plus Parents. Negotiations and representation in litigation are not included.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Document Review
This service covers the review of any personal legal document of the Participant Plus Parents, such as letters, leases or purchase agreements.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Elder Law Matters
This service covers counseling the Participant and Parents over the phone or in the office on any personal issues relating to the parents as they affect the Participant and parents. The service includes reviewing documents of the parents to advise the Participant or parents of the effect on the Participant and Parents. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.

Mortgages
This service covers the preparation of any mortgage or deed of trust for which the Participant Plus Parents is the mortgagor. This service does not include documents pertaining to business, commercial or rental property.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Promissory Notes
This service covers the preparation of any promissory note for which the Participant Plus Parents is the payor or payee.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

FAMILY LAW

Adoption and Legitimization (Contested and Uncontested)
This service covers all legal services and court work in a state or federal court for an adoption for the Plan Member and spouse. Legitimization of a child for the Plan Member and spouse, including reformation of a birth certificate, is also covered.

Guardianship or Conservatorship (Contested and Uncontested)
This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

Name Change
This service covers the Participant for all necessary pleadings and court hearings for a legal name change.

Prenuptial Agreement
This service covers representation of the Plan Member and includes the negotiation, preparation, review and execution of a Prenuptial Agreement between the Plan Member and his or her fiance/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiance/partner must either have separate counsel or waive his/her right to representation.

Protection from Domestic Violence
This service covers the Plan Member only, not the spouse or dependents, as the victim of domestic violence. It provides the Plan Member with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the offender.

IMMIGRATION

Immigration Assistance
This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

INSURANCE MATTERS

Caregiving Support
Family First provides personalized solutions to solve employees most urgent caregiving challenges. Family First combines 30 years of hands-on experience, a multi-disciplinary team of experts and an artificial intelligence engine that analyzes data from millions of people to ensure employees and their loved ones have the caregiving solutions they need. Our comprehensive approach addresses physical and mental health, family dynamics, financial challenges, clinical and home care needs, and offers guidance around difficult decision-making all of which helps deliver a unique, personalized experience and better outcomes for families. Learn more at https://www.family-first.com/metlife-legal or call (800) 214-5410.

PERSONAL INJURY

Personal Injury (25% Network Maximum)
Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs.

REAL ESTATE MATTERS

Boundary or Title Disputes
This service covers negotiations and litigation arising from boundary or real property title disputes involving a Participant's residence, where coverage is not available under the Participant's homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.

Eviction and Tenant Problems (Tenant Only)
This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Home Equity Loans
This service covers the review or preparation of a home equity loan on the Participant's residence.

Property Tax Assessment
This service covers the Participant for review and advice on a property tax assessment on the Participant's residence. It also includes filing the paperwork; gathering the evidence; negotiating a settlement; and attending the hearing necessary to seek a reduction of the assessment.

Refinancing of Residence
This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Residence
This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's residence or of a vacant property to be used for building a residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a rental property, property held for business or investment or leases with an option to buy.

Security Deposit Assistance (Tenant only)
This service covers counseling the Participant as a tenant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. This service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Zoning Applications
This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.

TRAFFIC AND CRIMINAL MATTERS

Habeas Corpus
This service covers the Participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a Participant who is being unlawfully imprisoned.

Juvenile Court Defense
This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, this service provides an attorney for the Plan Member only, including services for Parental Responsibility.

Restoration of Driving Privileges
This service covers the Participant with representation in proceedings to restore the Participant's driving license.

Traffic Ticket Defense (No DUI)
This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.

WILL AND ESTATE MATTERS

Advanced Healthcare Directive
This service covers the preparation of a living will for the Participant Plus Parents.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Advanced Healthcare Directive
This service covers the preparation of a living will for the Participant.

Powers of Attorney
This service covers the preparation of any power of attorney when the Participant Plus Parents is granting the power.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Powers of Attorney
This service covers the preparation of any power of attorney when the Participant is granting the power.

Probate (10% Network Discount)
Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs.

Trusts
This service covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created.

Wills and Codicils
This service covers the preparation of a simple or complex will for the Participant Plus Parents. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.

Plus Parents enables employees to cover up to 8 parents, parents-in-law or grandparents for this coverage.

Wills and Codicils
This service covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.

MISCELLANEOUS

Attorney Services for Non-Covered matters- 4 hours
For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Participant is responsible to pay fees beyond the 4 hours. No more than a combined maximum total of four hours of attorney time and service are provided for the member.

EXCLUSIONS

Excluded services are those legal services that are not provided under the plan. No services, not even a consultation, can be provided for the following matters:

- Employment-related matters, including company or statutory benefits
- Matters involving the company, MetLife and affiliates, and Plan Attorneys
- Matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents
- Appeals and class actions
- Farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord
- Patent, trademark and copyright matters
- Costs or fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits

IF YOU HAVE ANY QUESTIONS, PLEASE VISIT OUR WEBSITE AT WWW.LEGALPLANS.COM OR CALL METLIFE LEGAL PLANS AT 1-800-821-6400.